

Have the Right Retail Cards Up Your Sleeve



PAYMENT
GOVERNMENT
PUBLIC TRANSPORT
ENTERPRISE

RETAIL

Discover a Service Tailored to Your Needs

Austria Card supports you with a wide range of services. In addition to establishing interfaces for your card/loyalty management system (CMS), we offer personalisation services, mailing as well as an information system so that you can focus on the crucial aspects of your loyalty system:

- Identifying your most valuable customers
- Differentiating your customers
- Analysing your customers' buying behavior
- Launching campaigns



The Overall Package for Your Requirements

Consulting and project management

At Austria Card, our skilled project management teams guide you through the process of implementing your loyalty card project. From the first steps of analysing your specific requirements all the way to the finishing line, when your brand new cards are launched and the standard issuing process starts. We send out personalised letters and cards directly to your customers.

Smart card design

We understand your smart card as the representation of your organisation. It has to provide utmost security combined with an appealing design. Our card designers skilfully include a well-balanced mix of security features in your card design which creates a unique smart card that contributes to enhancing your brand image.

Smart card production

Austria Card's high quality production process stands the test with each one of its smart card products. On the one hand card materials have to be chosen carefully to sustain their durability, on the other hand card materials need to provide a broad range of applicable design features. We help you to choose the right card material tailored to your needs.

Customer information and loyalty points can be collected via various technologies including:

- Plastic cards with barcodes
- Magnetic stripe cards
- Memory chip cards
- Smart cards

Plastic cards, magnetic stripe cards, and memory chip cards are cost-effective solutions, that, however, do not provide enhanced functionalities (like identity checks or pin verification) that smart cards offer. Smart cards enable you to safely store and access data. Counter files ensure secure storage and allow the modification of values.

Smart Solutions for Every Need

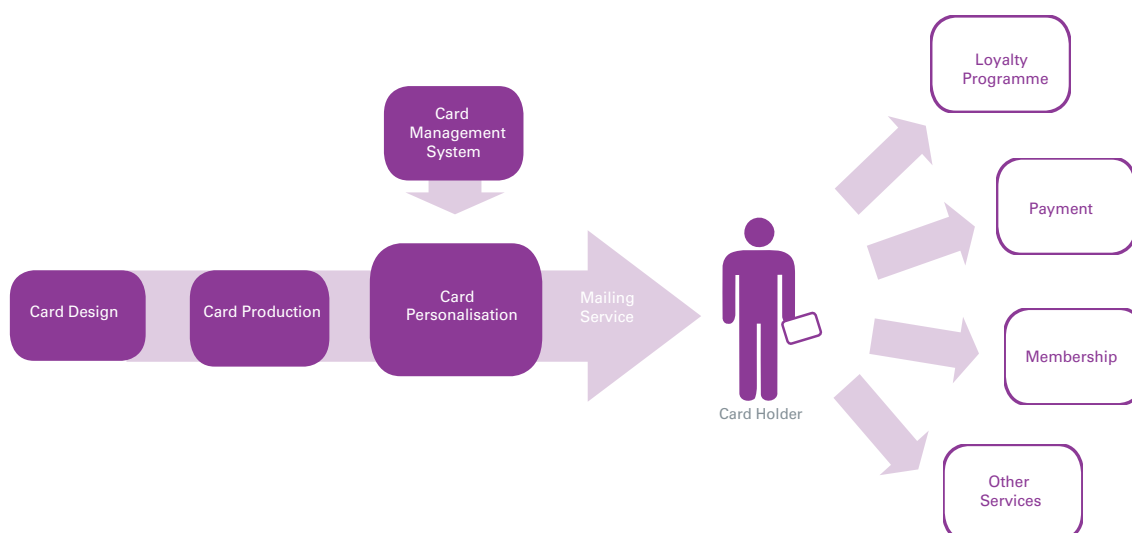
Integration of Your Loyalty System

Austria Card provides a lot of different card technologies to ensure the easiest possible implementation. You can rely on simple, proven technologies that can be integrated in most existing infrastructures such as barcodes or magnetstrips, since these readers are already widely spread at the point of sale (POS). Alternatively, a closed purse system can add extra security to your card. Depending on the availability of an IT infrastructure, the system size, and real time analysis requirements, your loyalty system can be secured by local SAM cards, online, or by a mixture of both.

Offline Loyalty Systems

Whenever a transaction cannot be secured by a permanent online connection to the backend system, there is the possibility of securing each transaction by a terminal/SAM card. The backend system (e.g. transaction information) as well as the terminal (e.g. black lists, campaigns) will then be updated via periodic online connections.

Integrated Solutions



Just the Right Card to Keep Your Customers Coming Back



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Increase Your Sales by Boosting Customer Loyalty



If you are looking to improve your customer relations, a loyalty scheme could be the answer. In addition to keeping existing customers, you will be able to attract new ones.

A loyalty scheme enables customers to collect and store bonus points on a chip in a card. You can then award your customers accordingly. Through the combination of payment functionalities with your individual loyalty program, you will find it easier than ever to keep in touch with your customers and to stimulate their shopping activities.

Trust us to Keep Your Customers Loyal

At Austria Card, we have a wide range of experience in producing and issuing loyalty cards. Some examples of our loyalty card schemes include, amongst others, a nationwide loyalty system open to multiple retailers in Austria as well as various card schemes for gas stations in Turkey. Moreover, we offer closed multi-application systems, where we have also shipped millions of cards within the

1 CEE-region.



Benefits of Loyalty Schemes

As a loyalty card issuer, you will enjoy:

- improved customer retention
- increased customer acquisition
- enhanced card usage
- collected customer intelligence
- strengthened product acceptance
- boosted name recognition

ACOS (Austria Card Operating System)

Data security and protection of data privacy becomes increasingly important. Likewise the mechanisms to secure a transaction increase, especially in purchases where values comparable to money are involved. These higher requirements can be met by using smart chip technology which enables the operator to use electronic encryption and authentication methods.

More than ten years ago Austria Card developed its own operating system for smart cards (ACOS). Austria Card's native operating system complies with latest international standards such as EMV, ISO/IEC7816-4,5 and leaves ample space for flexible solutions tailored to customers' needs.

Cutting-Edge Technology with Lifestyle



At Austria Card, highest security and functionality of smart cards are combined with an appealing design. We create visually unique cards that contribute to enhancing your brand image.

Distinguish yourself from your competitors through exciting card bodies, for instance a translucent card body, foil stamping, glossy or matt surfaces - to name just a few. Moreover, we offer a range of attractive services like optical and electronic personalization, as well as smart mailing options.

In addition to these standardized services we provide our customers with value-added services like packaging for campaigns, lettershop for direct mailing, as well as PIN Mailing or PIN over SMS.

Printing Techniques

Offset Print	Silkscreen Print
<ul style="list-style-type: none"> • 4-Color Process • Special Colours • Gradient Print • Fluorescent Print 	<ul style="list-style-type: none"> • Metallized Effects • Pearl Effect • Self-Luminous Colors • Signature Panel • Magnetic Stripe Overprint



Card Body

Card Features	Card Material
<ul style="list-style-type: none"> • Glossy or Matt Surface • Composite Surface (glossy & matt) • Translucent Card Body • Colored Magnetic Stripe • Rewrite Foil • Foil Stamping (surface or inside the card) • Dream Layer • Metallic Signum • Reflection 	<ul style="list-style-type: none"> • ABS-Blend • PVC
	Data Medium
	<ul style="list-style-type: none"> • Barcode • Magnetic Stripe • Memory or Processor Chip (contact, contactless)

Personalization

Optical Personalization	Electronic Personalization
<ul style="list-style-type: none"> • Embossing • Indent Print • Thermotransfer • Thermosublimation • Laser Engraving 	<ul style="list-style-type: none"> • Magnetic Stripe • Memory Chip (contact, contactless) • Processor Chip (contact, Dual Interface)

Fulfillment

Mailing Services	PIN Services
<ul style="list-style-type: none"> • Lettershop for Direct Mailing • Packaging 	<ul style="list-style-type: none"> • PIN Mailing • PIN over SMS

Enhance Your Brand Image With Unique Design Effects



Crystal Stones

Each customer's individually designed card can be combined with Austrian crystal stones. The introduction of this printing technique to Austria Card's innovative line of cards has heralded a new era of card design. It enables you to bring glamor and finesse to the cards with high-class luxury crystal stones.

Your card design will stand out and the splendor and sophistication of crystal stones will impress your customers as well as their acquaintances. All crystals are set by hand and are artistically placed onto the card. The crystals can be incorporated into any custom design.

Dream Layer Creative Effects

Dream Layer technology, which benefits from an optical effect of iridescent strata, is another way to provide your customers with visually unique cards.

The cards can be customized through logos, writings, or graphics. The layering effect lends itself to ultimate uniqueness as the color and transparency level applied to the card can create visual impressions that range from subtle to dramatic. A notable advantage of the Dream



Layer effect is that it allows imagination to be combined with our fully integrated lamination. The layer is applied to the entire card surface, allowing the special dream characteristics to seamlessly 'spill over' to all four edges of the card. Limitless color choice and custom graphics are a vibrant combination for astonishing effects. Impressions of blue water, white clouds, and red fire are only a few of the endless options.

Almost all Dream Layer card options provided by Austria Card can be manufactured using layered effects. Graphic art can be printed either close to the card surface, almost on the Dream Layer itself, or on the layers below, to achieve a remarkable 3D effect.

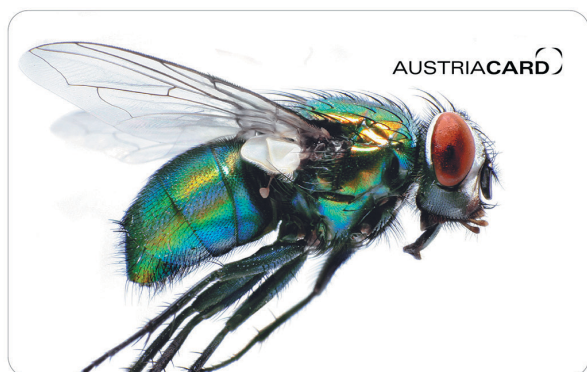
Nickel Partial

A metallic decorative element in gold or silver is inlaid into the card body, enhancing or embellishing the design and improving security.

Glitter

Glittering elements are laminated and transform card images from static to dynamic, evoking the impression of movement.

Card Material Matching Your Corporate Identity



Hotfoil

Depending on the foil in use, metallic, matt, iridescent, or pearlescent effects can be placed either onto the entire card or on parts of it. If incorporated well into your design, it will create visual effects that will leave your customers stunned.

Lacquer Layer

Partially coated surfaces and self-luminous colors create a particularly powerful impression when certain elements of the layout start to glow in the dark.

Translucent

Individual shapes of the card can either be completely translucent or equipped with a colored look-through effect, which can support and enhance the layout of your card.

Structure Levels









Austria Card offers three different levels of surface structure: high, medium, and low. Those add extra value to your card and can be applied to any card by using structured lamination plate technology.



The Scent of Success

Human senses are stimulated by scents and colors. The living world is the best laboratory providing us with a range of subtle and refined smells as well as visual pleasures. These elements become associations and memories, raising emotions in people. A scratch-and-smell layer on the card contains particles that discreetly spread a pleasant scent. Scratching the surface will intensify the aroma.

Living card features can be applied to all kinds of PVC cards. The scent colors used by Austria Card have been controlled thoroughly and comply with various standards and regulations. Among others, the following scents are available:

-  Coconut
-  Ginger bread
-  Leather
-  Orange
-  Peppermint
-  Rose
-  Strawberry
-  Wood

Go Mobile With Your Loyalty Program

By using mobile phone technology in your loyalty program, you are up-to-date and you are able to target your customers more effectively. This direct channel enables your customers to conveniently receive messages, vouchers, campaigns, and bonus programmes. Our Trusted Service Management (TSM) guarantees fast and efficient administration. At Austria Card, we are the technology leaders in secure transactions.

Austria Card was one of the first companies to implement a mobile phone loyalty program with all the benefits stated above. We want to work with you to offer your customers one of the best loyalty programs technology can provide.

Mobile NFC Services

By utilising Near Field Communication, the mobile phone becomes a fast and convenient means for payment. Furthermore, NFC brings new functionalities, which attract customers and enable service providers to enhance customer relationships: contactless payment at the point of sale, the purchase of e-tickets, access control to restricted areas, bonus points, and loyalty campaigns.

A secure element within the mobile phone holds all sensitive information related to these functionalities in order to ensure the highest security standards. One major advantage of mobile payments for financial institutions is the user interface capability, which can be utilized for



various kinds of marketing purposes. For the development and customization of smart phone applications, payment schemes' specifications and best practice guidelines are already available, thus aiding in the implementation of mobile NFC projects. Austria Card offers all components required for an issuer to become a mobile NFC payment service provider, including the TSM-service, payment user interfaces, and support of different secure elements.

ACE Secure Element Management

The various applications stored in secure elements have to be issued through and managed by a trusted entity. This component is essential in financial transactions. Thus, Austria Card offers a Secure Element Management (ACE SEM) platform to service providers.

The ACE SEM solutions platform consists of a Mobile Backoffice module and a Trusted Service Manager (TSM) hosted by Austria Card. The basis for ACE SEM is the Phaymobile Mobile Solution Platform (PMSP).

ACE Mobile Wallet: Combining Functionalities

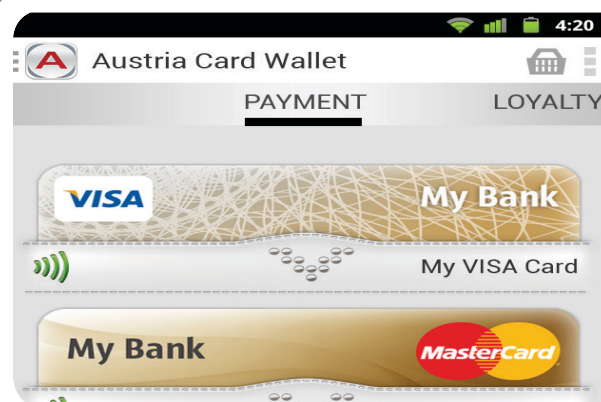


Austria Card has teamed up with NEXPERTS to provide the consumer with a unique mobile payment experience - the mobile wallet.

With the ACE Mobile Wallet consumers will not only be able to pay contactless with their mobile phone via a mobile card, but they will also be able to use special offers like loyalty cards, vouchers, and coupons at cash desks by simply tapping them.

The solution has been designed to host loyalty and voucher programs on one single system. Both, loyalty and bonus card formats as well as gift cards and voucher applications can be operated on a single platform. It enables merchants to create their single operator loyalty program to:

- either support the collection of points and to acquire discounts
- or to issue coupons and vouchers with a predefined value



The integration of MasterCard and Visa cards into a mobile wallet offers the highest possible flexibility for contactless payment to the customers.

Through this cooperation it is ensured that services from different providers and sectors such as commerce, transport, ticketing, security, and banking are offered to customers in a mobile wallet based on an integrated technology approach through Near Field Communication (NFC).

NEXPERTS
connecting your business

Our Partner

Austria Card's partner NEXPERTS is an NFC solution provider with profound knowledge of NFC technologies as well as expertise of mobile phone apps and back-end software development.

NEXPERTS is an active member in the NFC Forum driving the development and standardization of NFC.

Our Retail Documents are Trusted Around the World



Meeting International Standards

In an increasingly specialised world it is difficult to evaluate the benefits of a high-tech product in an objective way. Imprecise designations create a jungle in which the customer gets lost easily. International standards help to find the way.

Standards specify product features and enable providers to make their products compatible with other components designed according to the same specification.



Austria Card's Certifications:

- Information security management system complying with the requirements and standard of ISO/IEC 27001:2005
- Quality management system complying with the requirements of standard EN ISO 9001:2008
- Environmental management system complying with the requirements of standard EN ISO 14001:2008
- Austria Card was awarded the Austrian National Coat of Arms, a very special honor given to companies playing a crucial role in the country's economy and holding a leading and widely respected position in their industry.

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